

## ***NON-INSURANCE PRODUCTS THAT MAY HELP REDUCE OUT-OF-POCKET HEALTH CARE COSTS***

***Health Discount Plans*** offer savings on everything from doctor visits and prescription medications to travel and legal advice. The Kentucky Health Insurance Advocate's Office would like to caution consumers to review the material carefully to be certain the benefits provided by such plans are worth the cost. **Consumers must remember that these plans are not insurance.** A health discount plan is not a substitute for a health benefit plan or a Medicare supplement policy. The consumer protections that apply to health insurance would not be available to those who purchase health discount plans.

Health discount plans typically offer a "membership" for the cost of a monthly fee. Most provide discounts on dental, vision, medical, pharmacy, and chiropractic services. Others may add travel assistance, legal services, tax preparation, counseling, hearing benefits, vitamins, long distance, credit restoration, grocery discount plans, alternative medicine, and other services. A few even offer air ambulance services. The consumer receives a list of those participating in the various networks and, in most cases, is required to pay the discounted rate at the time of service.

### ❖ **[Consumer Alert: Health Discount Plans](#)**